

Information to identify the case:

Debtor 1	Scott B Hitchner	Social Security number or ITIN	xxx-xx-9616
	First Name Middle Name Last Name	EIN	--
Debtor 2	Rhonda L Hitchner	Social Security number or ITIN	xxx-xx-5140
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-26026-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott B Hitchner

Rhonda L Hitchner
aka Rhonda L Danley

3/9/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Scott B Hitchner
Rhonda L Hitchner
DebtorsCase No. 15-26026-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db/jdb +Scott B Hitchner, Rhonda L Hitchner, 513 Shiloh Pike, Bridgeton, NJ 08302-1405
 515704515 +AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
 515704517 +Cenlar, POB 77404, Ewing, NJ 08628-6404
 515704518 Center For Diagnostic Imaging, 1550 E. Chestnut Ave. Suite 4C, Vineland, NJ 08361
 515704520 +Delaware Valley Urology LLC, PO Box 1029, Mt. Laurel, NJ 08054-7029
 515704521 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
 515704522 +Good Shepherd Penn Partners, 850 South 5th Street, Allentown, PA 18103-3295
 515704523 +Hopewell twp (cumb cty), 590 Shiloh Pike, Bridgeton, NJ 08302-1400
 515704529 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 515704528 +Laury Heating, 511 Plum Street, Vineland, NJ 08360-3799
 515704530 +NJHMF, c/o Paul Luongo, Esq, 701 Market St #5000, Philadelphia, PA 19106-1541
 515835044 +New Jersey Housing and Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 515915208 +Township of Hopewell, c/o The Ritter Law Office, L.L.C., P.O. Box 320,
 Bridgeton, NJ 08302-0246
 515704532 +Van Ru Credit Corp., 11069 Strang Line Rd. Building E, Lenexa, KS 66215-2181

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 515704514 +EDI: RMCB.COM Mar 10 2020 03:33:00 American Medical Collection Agency, PO Box 1235,
Elmsford, NY 10523-0935
 515912640 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 10 2020 00:30:02
 Ashley Funding Services, LLC, c/o Resurgent capital Services, Po Box 10587,
Greenville, SC 29603-0587
 515704516 +E-mail/Text: clientrep@capitalcollects.com Mar 10 2020 00:36:12 Capital Collection Service,
PO Box 150, West Berlin, NJ 08091-0150
 515704519 +E-mail/Text: compliance@chaserec.com Mar 10 2020 00:35:59 Chase Receivables,
1247 Broadway, Sonoma, CA 95476-7503
 515739084 EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
 515704525 EDI: IRS.COM Mar 10 2020 03:33:00 IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
 515704531 +EDI: RMCB.COM Mar 10 2020 03:33:00 RMCB Collection Agency, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515704527 Andover, MA 01810
 515704526 IRS Department of the Treasury
 515704524* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 9052, Andover, MA 01810)
 516611871* +Township of Hopewell, c/o The Ritter Law Office, L.L.C., P.O. Box 320,
 Bridgeton, NJ 08302-0246

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Mar 09, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com
Terry Tucker on behalf of Joint Debtor Rhonda L Hitchner terrytucker@comcast.net
Terry Tucker on behalf of Debtor Scott B Hitchner terrytucker@comcast.net

TOTAL: 8